

Information to identify the case:		
Debtor 1:	Joao Gomes	Social Security number or ITIN: xxx-xx-2013
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	Dilma Gomes	Social Security number or ITIN: xxx-xx-9209
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13 6/8/18
Case number:	18-21665-MBK	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joao Gomes	Dilma Gomes
2. All other names used in the last 8 years	aka John Gomes	
3. Address	40 Nathan Drive Old Bridge, NJ 08857	40 Nathan Drive Old Bridge, NJ 08857
4. Debtor's attorney Name and address	James J. Cerbone 2430 Highway 34, Building B Suite 22 Wall, NJ 08736	Contact phone (732) 681-6800
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 6/9/18

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. <small>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</small>	July 19, 2018 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Chapter 13 Standing Trustee – Trenton, 1 AAA Drive, Suite 101, Robbinsville, NJ 08691																															
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table style="width: 100%; border: none;"> <tr> <td style="width: 60%;">Deadline to file a complaint to challenge dischargeability of certain debts:</td> <td style="width: 40%; text-align: right;">Filing deadline: 9/17/18</td> </tr> <tr> <td colspan="2" style="padding-top: 10px;"> You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> </tr> <tr> <td colspan="2" style="padding-top: 20px;"> <table style="width: 100%; border: none;"> <tr> <td style="width: 60%;">Deadline for all creditors to file a proof of claim (except governmental units):</td> <td style="width: 40%; text-align: right;">Filing deadline: 8/17/18</td> </tr> <tr> <td>Deadline for governmental units to file a proof of claim:</td> <td style="text-align: right;">Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)</td> </tr> <tr> <td colspan="2" style="padding-top: 10px;"> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. 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The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. </td> </tr> <tr> <td style="vertical-align: top; padding: 5px;"> 12. Exempt property </td> <td colspan="2" style="vertical-align: top; padding: 5px;"> The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. </td> </tr> <tr> <td style="vertical-align: top; padding: 5px;"> 13. Discharge of debts </td> <td colspan="2" style="vertical-align: top; padding: 5px;"> Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. 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Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Joao Gomes
 Dilma Gomes
 Debtors

Case No. 18-21665-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309I

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Jun 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2018.

db/jdb +Joao Gomes, Dilma Gomes, 40 Nathan Drive, Old Bridge, NJ 08857-2790
 517581310 +Diversified Adjustment Service, Inc, 600 Coon Rapids Blvd, Minneapolis, MN 55433-5549
 517581311 +Edward J McKenna, McKenna DuPont Higgins & Stone, PO Box 610, Red Bank, NJ 07701-0610
 517581312 Express Scripts, Attn: Cash Office, PO Box 747000, Cincinnati, OH 45274-7000
 517581315 JFK Medical Associates, PO Box 11912, Newark, NJ 07101-4912
 517581316 JFK Outreach Labs, 80 James St, 4th Floor, Edison, NJ 08820-3938
 517581317 +K. Jordan, 913 1st Avenue, Chippewa Falls, WI 54729-1402
 517581324 Midland Funding, Attn: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 517581325 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
 517581327 Oakwoods Inc, PO Box 64148, Phoenix, AZ 85082-4148
 517581328 +Old Bridge Municipal Utilities Authority, 71 Boulevard West, Keyport, NJ 07735-6105
 517581335 ++PROFESSIONAL RECOVERY CONSULTANTS INC, 2700 MERIDIAN PARKWAY, SUITE 200,
 DURHAM NC 27713-2450
 (address filed with court: Professional Recovery Consultants,
 2700 Meridian Parkway, Suite 200, Durham, NC 27713-2204)
 517581336 Raritan Bay Medical Center, PO Box 650292, Dallas, TX 75265-0292
 517581343 USAA Savings Bank, Attn: American Coradius International, 35A Rust Lane,
 Boerne, TX 78006-8202
 517581342 +United Teletech Financial FC, 205 Hance Avenue, Eatontown, NJ 07724-2764

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: cerbonelawfirm@aol.com Jun 11 2018 23:28:34 James J. Cerbone,
 2430 Highway 34, Building B, Suite 22, Wall, NJ 08736
 tr E-mail/Text: bnc@russotruster.com Jun 11 2018 23:30:46 Albert Russo,
 Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Jun 11 2018 23:29:51 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 11 2018 23:29:46 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517581304 EDI: TSYS2.COM Jun 12 2018 02:58:00 Barclay Card, PO Box 13337,
 Philadelphia, PA 19101-3337
 517581305 +EDI: CAPITALONE.COM Jun 12 2018 02:58:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 517581306 +E-mail/Text: bankruptcy@capvs.com Jun 11 2018 23:30:07 Cavalry SPV I, LLC,
 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-1340
 517581307 +EDI: RCSFNBMARIN.COM Jun 12 2018 02:58:00 Credit One Bank, PO Box 98875,
 Las Vegas, NV 89193-8875
 517581309 E-mail/Text: bankruptcy.bnc@ditech.com Jun 11 2018 23:29:20 Ditech Financial LLC,
 PO Box 6154, Rapid City, SD 57709-6154
 517581313 +EDI: FORD.COM Jun 12 2018 02:58:00 Ford Credit, PO Box 542000, Omaha, NE 68154-8000
 517581314 +EDI: PHINAMERI.COM Jun 12 2018 02:58:00 GM Financial, PO Box 181145,
 Arlington, TX 76096-1145
 517581318 EDI: CBSKOHL.S.COM Jun 12 2018 02:58:00 Kohls, PO Box 2893, Milwaukee, WI 53201-2983
 517581320 +EDI: RESURGENT.COM Jun 12 2018 02:58:00 LVNV Funding LLC, PO Box 10497,
 Greenville, SC 29603-0497
 517581321 EDI: MERRICKBANK.COM Jun 12 2018 02:58:00 Merrick, PO Box 660702, Dallas, TX 75266-0702
 517581322 +EDI: MERRICKBANK.COM Jun 12 2018 02:58:00 Merrick Bank, PO Box 9201,
 Old Bethpage, NY 11804-9001
 517581323 +EDI: MID8.COM Jun 12 2018 02:58:00 Midland Funding, 8875 Aero Drive Ste 200,
 San Diego, CA 92123-2255
 517581326 +E-mail/Text: Bankruptcies@nragroup.com Jun 11 2018 23:30:45 NRA Group LLC,
 2491 Paxton Street, Harrisburg, PA 17111-1036
 517581329 EDI: PRA.COM Jun 12 2018 02:58:00 Portfolio Recovery Associates, PO Box 12914,
 Norfolk, VA 23541-1223
 517581337 EDI: RMSC.COM Jun 12 2018 02:58:00 SYNCEB, PO Box 965060, Orlando, FL 32896-5060
 517581344 +EDI: VERIZONCOMB.COM Jun 12 2018 02:59:00 Verizon Wireless, PO Box 26055,
 Minneapolis, MN 55426-0055
 517581345 E-mail/Text: vci.bkcy@vwcredit.com Jun 11 2018 23:30:02 Volkswagon Credit, PO Box 17497,
 Baltimore, MD 21297-1497

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517581308* +Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
 517581319* Kohls, PO Box 2893, Milwaukee, WI 53201-2983
 517581330* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, PO Box 12914,
 Norfolk, VA 23541-1223)
 517581331* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, PO Box 12914,
 Norfolk, VA 23541-1223)

District/off: 0312-3

User: admin
Form ID: 309I

Page 2 of 2
Total Noticed: 36

Date Rcvd: Jun 11, 2018

***** BYPASSED RECIPIENTS (continued) *****
517581332* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, PO Box 12914,
Norfolk, VA 23541-1223)
517581333* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates LLC, PO Box 12903,
Norfolk, VA 23541)
517581334* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates LLC, PO Box 12903,
Norfolk, VA 23541)
517581338* SYNCB, PO Box 965060, Orlando, FL 32896-5060
517581339* SYNCB, PO Box 965060, Orlando, FL 32896-5060
517581340* SYNCB, PO Box 965060, Orlando, FL 32896-5060
517581341* SYNCB, PO Box 965060, Orlando, FL 32896-5060

TOTALS: 0, * 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2018 at the address(es) listed below:
NONE.

TOTAL: 0